

09/643,021

PATENT

-1-

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Colleen Wallace et al.

Application No.: 09/643,021

Filed: August 21, 2000

For: METHOD AND APPARATUS FOR
NEW ACCOUNTS PROGRAM

Confirmation No.: 8567

Group Art Unit: 3621

Examiner: D.L. Greene

**INFORMATION DISCLOSURE
STATEMENT**

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M/S RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited
with the United States Postal Service as First Class Mail in an
envelope, addressed to: Commissioner for Patents, P.O.
Box 1450, Alexandria, VA 22313-1450 on February 3, 2005.
STALLMAN & POLLOCK LLP

Dated: 02/3 /2005

By: Georgia K. Stith
Georgia K. Stith

Sir:

Applicant(s) submit(s) herewith patents, publications or other information [attached hereto and listed on the attached Form PTO-1449 (modified)] of which they are aware, which they believe(s) may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR § 1.56.

The Examiner's attention is drawn to the document identified on page 5 of the attached PTO-1449 form as SNAP – IRA PROCEDURES (DRAFT) *Charles Schwab & Co. Inc.*, process documentation, 8 pages (June 1999). Although this particular document has been given a date of June 1999 (which appears to be accurate) it is presently believed that some aspects of the process described in the document may have been in place more than 1 year prior to the filing of the provisional application, from which the above referenced application claims benefit. Thus, for purposes for the present moment in the examination of the above referenced application, the

Atty Docket No.: SCHB-1500

Examiner is requested to consider the processes described in the SNAP-IRA PROCEDURES (DRAFT) document as being in use by the assignee of the present application, for purposes of opening customer accounts, prior to April 28, 1999. However, the applicant reserves the right to subsequently conduct further investigation to more definitively establish when, if ever such processes, as described in the SNAP-IRA PROCEDURES (DRAFT) document were being used in connection with processing brokerage account applications.

This Information Disclosure Statement:

- (a) ☐ accompanies the new patent application submitted herewith. 37 CFR § 1.97(a).
- (b) ☐ is filed within three months after the filing date of the application or within three months after the date of entry of the national stage of a PCT application as set forth in 37 CFR § 1.491.
- (c) ☒ as far as is known to the undersigned, is filed before the mailing date of a first Office Action on the merits, or before a first office action after filing a Request for Continued Examination under §1.114.
- (d) ☐ is filed after the first office action and more than three months after the application's filing date or PCT national stage date of entry filing but, as far as is known to the undersigned, prior to the mailing date of either a final rejection or a notice of allowance, whichever occurs first, and is accompanied by either the fee (\$180) set forth in 37 CFR § 1.17(p) or a certification as specified in 37 CFR § 1.97(e), as checked below.
- (e) ☐ is filed after the mailing date of either a final rejection or a notice of allowance, whichever occurred first, and the Issue Fee has not been paid, and is accompanied by the fee (\$130) set forth in 37 CFR § 1.17(i)(1) and a certification as specified in 37 CFR § 1.97(e), as checked below. This document is to be considered as a petition requesting consideration of the information disclosure statement.

[If either of boxes (d) or (e) is checked above, the following "certification" under 37 CFR § 1.97(e) may need to be completed.] The undersigned certifies that:

- (f) ☐ Each item of information contained in the information disclosure statement was cited in a communication mailed from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this information disclosure statement.

- (g) ☐ No item of information contained in this information disclosure statement was cited in a communication mailed from a foreign patent office in a counterpart foreign application or, to the knowledge of the undersigned after making reasonable inquiry, was known to any individual designated in 37 CFR § 1.56(c) more than three months prior to the filing of this information disclosure statement.

A list of the patent(s) or publication(s) is set forth on the attached Form PTO-1449 (Modified).

A copy of the items on PTO-1449 (Modified) is supplied herewith, except as noted below.

Those patent(s) or publication(s) which are marked with an asterisk (*) in the attached form PTO-1449 (Modified) are not supplied because they: (a) are either U.S. Patents or published U.S. patent applications; (b) are a U.S. patent application, the image of which is stored in the USPTO's file wrapper (IFW) system; or (c) were previously cited by or submitted to the Office in a prior application no. _____, filed _____, and relied upon in this application for an earlier filing date under 35 U.S.C. § 120.

A concise explanation of relevance of the items listed on form PTO-1449 (Modified) is:

- (h) ☒ not given
(i) ☐ given for each listed item
(j) ☐ given for only non-English language listed item(s) [Required]
(k) ☐ is in the form of an English language copy of a Search Report from a foreign patent office, issued in a counterpart application, which refers to the relevant portions of the references [copy attached].

The Examiner is reminded that a "concise explanation of the relevance" of the submitted items "may be nothing more than identification of the particular figure or paragraph of the patent or publication which has some relation to the claimed invention," MPEP § 609.

While the information and references disclosed in this Information Disclosure Statement may be "material" pursuant to 37 CFR § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information

as defined in 37 CFR § 1.56(a) exists. It is submitted that the Information Disclosure Statement is in compliance with 37 CFR § 1.98 and MPEP § 609 and the Examiner is respectfully requested to consider the listed references.

- ☒ The Commissioner is hereby authorized to charge our Deposit Account No. 50-1703, under Order No. SCHB-1500, for any fees required in connection with the filing of this Information Disclosure Statement. **A duplicate copy of this Notice is enclosed for this purpose.** In particular, in the event that an Office Action has crossed in the mail with this Information Disclosure Statement, the Commissioner is authorized to charge the above-named deposit account for any fees required pursuant to CFR §§ 1.17(p) or 1.17(i)(1).

Respectfully submitted,

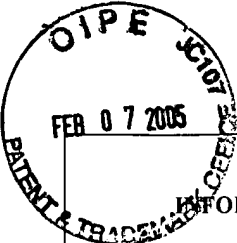
STALLMAN & POLLOCK LLP

Dated: February 2, 2005

By: 

Brian J. Keating
Reg. No. 39,520

Attorneys for Applicant(s)



INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>	Docket Number (Optional) SCHB-1500	Application Number 09/643,021
	Applicant(s) Colleen Wallace et al.	
	Filing Date August 21, 2000	Group Art Unit 3621

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	*AA	3,741,118	6/1973	Carley	101	451	
	*AB	3,800,699	4/1974	Carley	101	147	
	*AC	4,027,142	5/1977	Paup et al.	235	61.9	
	*AD	4,321,672	3/1982	Braun et al.	364	408	
	*AE	4,404,649	9/1983	Nunley et al.	364	900	
	*AF	4,491,725	1/1985	Pritchard	235	375	
	*AG	4,523,330	6/1985	Cain	382	7	
	*AH	4,654,793	3/1987	Elrod	364	401	
	*AI	4,672,377	6/1987	Murphy et al.	340	825.34	
	*AJ	4,757,187	7/1988	Millet	235	432	
	*AK	4,791,281	12/1988	Johnsen et al.	235	383	
	*AL	4,981,370	1/1991	Dziewit et al.	380	25	
	*AM	5,068,742	11/1991	Oshikoshi et al.	358	296	
	*AN	5,079,731	1/1992	Miller et al.	364	578	
	*AO	5,099,340	3/1992	Kamada et al.	358	403	
	*AP	5,106,719	4/1992	Oshikoshi et al.	430	203	
	*AQ	5,191,525	3/1993	LeBrun et al.	364	419	
	*AR	5,195,133	3/1993	Kapp et al.	380	9	
	*AS	5,249,687	10/1993	Rosenbaum et al.	209	3	
	*AT	5,315,504	5/1994	Lemle	364	400	
	*AU	5,324,922	6/1994	Roberts	235	375	
	*AV	5,367,573	11/1994	Quimby	380	25	
	*AW	5,367,619	11/1994	Dipaolo et al.	395	149	
	*AX	5,404,294	4/1995	Karnik	364	419.1	
	*AY	5,450,537	9/1995	Hirai et al.	395	149	
	*AZ	5,459,854	10/1995	Sherer et al.	395	500	
	*BA	5,534,855	7/1996	Shockley et al.	340	825	
	*BB	5,541,993	7/1996	Fan et al.	380	18	
	*BC	5,606,609	2/1997	Houser et al.	380	4	
	*BD	5,640,501	6/1997	Turpin	395	768	
	*BE	5,640,577	6/1997	Scharmer	395	768	
	*BF	5,652,794	7/1997	Lepetit et al.	380	18	
	*BG	5,671,282	9/1997	Wolff et al.	380	25	
	*BH	5,673,320	9/1997	Ray et al.	283	17	
	*BI	5,680,615	10/1997	Marline et al.	395	614	
	*BJ	5,689,567	11/1997	Miyauchi	380	25	
	*BK	5,692,206	11/1997	Shirley et al.	395	793	
	*BL	5,699,527	12/1997	Davidson	705	38	
	*BM	5,704,029	12/1997	Wright, Jr.	345	173	
	*BN	5,819,062	10/1998	Srikantappa	395	500	
	*BO	5,822,739	10/1998	Kara	705	410	
	*BP	5,825,003	10/1998	Jennings et al.	235	379	
	*BQ	5,832,100	11/1998	Lawton et al.	382	100	

Examiner	Date Considered
Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

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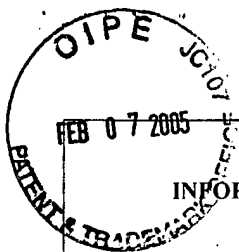
August 21, 2000

Group Art Unit

3621

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	*BR	5,832,227	11/1998	Anderson et al.	395	200.54	
	*BS	5,835,724	11/1998	Smith	707	501.1	
	*BT	5,842,185	11/1998	Chancey et al.	705	40	
	*BU	5,842,195	11/1998	Peters et al.	707	1	
	*BV	5,845,070	12/1998	Ikudome	395	187.01	
	*BW	5,866,889	02/1999	Weiss et al.	235	379	
	*BX	5,845,256	12/1998	Pescitelli et al.	705	4	
	*BY	5,870,721	2/1999	Norris	705	35	
	*BZ	5,872,640	2/1999	Cohen et al.	358	434	
	*CA	5,878,403	3/1999	DeFrancesco et al.	705	35	
	*CB	5,887,271	3/1999	Powell	705	14	
	*CC	5,938,726	8/1999	Reber et al.	395	200	
	*CD	5,956,034	9/1999	Sachs et al.	345	350	
	*CE	5,978,773	11/1999	Hudetz et al.	705	23	
	*CF	5,988,897	11/1999	Pierce et al.	400	61	
	*CG	6,058,373	5/2000	Blinn et al.	705	22	
	*CH	6,061,516	5/2000	Yoshikawa et al.	717	109	
	*CI	6,131,810	10/2000	Weiss et al.	235	379	
	*CJ	6,189,009	2/2001	Stratigos et al.	707	10	
	*CK	6,220,509	4/2001	Byford	235	375	
	*CL	6,223,983	5/2001	Kjonaas et al.	235	379	
	*CM	6,354,490	03/2002	Weiss et al.	235	379	
	*CN	6,725,220	04/2004	Stratigos et al.	707	10	



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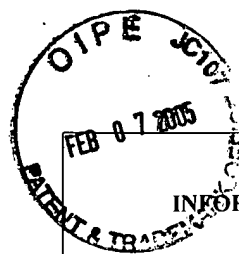
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							YES	NO
	CO	2 178 921 A	02/18/1987	United Kingdom	G06K	3/00		
	CP	2 593 938	08/07/1987	France	G03F	3/08	Abstract	
	CQ	EP 0 313 085 B1	10/21/1988	EPO	B42D	15/00		
	CR	EP 0 483 664 B1	10/24/1991	EPO	G06F	17/20		
	CS	WO 98/31114	07/16/1998	PCT	H04H	9/00		
	CT	WO 00/10068	02/24/2000	PCT	G06F			
	CU	WO 00/31976	06/02/2000	PCT	H04N	7/18		
	CV	WO 00/39958	07/06/2000	PCT	H04L	9/32		
	CW	WO 01/09763 A1	02/08/2001	PCT	G06F	17/30	Abstract	
	CX	WO 01/15382 A1	03/01/2001	PCT	H04L	9/32		
	CY	58-85670	05/23/1983	Japan	H04N	001/22	Abstract	
	CZ	59-132062	07/30/1984	Japan	G06F	15/20	Abstract	
	DA	60-57479	04/03/1985	Japan	G06K	15/22	Abstract	
	DB	61-46553	03/06/1986	Japan	G06F	15/20	Abstract	
	DC	61-272747	12/03/1986	Japan	G03F	5/00	Abstract	
	DD	64-38870	02/09/1989	Japan	G06F	15/22	Abstract	
	DE	62-34454	02/14/1987	Japan	H04N	1/00	Abstract	
	DF	63-244165	10/11/1988	Japan	G06F	15/16	Abstract	
	DG	63-247866	10/14/1988	Japan	G06F	15/30	Abstract	
	DH	63-268080	11/04/1988	Japan	G06K	9/03	Abstract	
	DI	63-316290	12/23/1988	Japan	G06K	19/00	Abstract	
	DJ	1-206098	08/18/1989	Japan	B42D	15/02	Abstract	
	DK	2-244377	09/28/1990	Japan	G06F	15/21	Abstract	
	DL	2-278423	11/14/1990	Japan	G06F	5/00	Abstract	
	DM	2-291767	12/03/1990	Japan	H04N	1/32	Abstract	
	DN	2-311982	12/27/1990	Japan	G07B	1/00	Abstract	
	DO	4-56474	02/24/1992	Japan	H04N	1/387	Abstract	
	DP	4-299451	10/22/1992	Japan	G06F	15/20	Abstract	
	DQ	5-3490	01/08/1993	Japan	H04L	12/54	Abstract	
	DR	5-35843	02/12/1993	Japan	G06F	15/62	Abstract	
	DS	5-81390	04/02/1993	Japan	G06F	15/62	Abstract	
	DT	5-81468	04/02/1993	Japan	G06K	9/20	Abstract	
	DU	5-92680	04/16/1993	Japan	B42D	11/00	Abstract	
	DV	5-101113	04/23/1993	Japan	G06F	15/40	Abstract	
	DW	5-250383	09/28/1993	Japan	G06F	15/21	Abstract	
	DX	5-334330	12/17/1993	Japan	G06F	15/30	Abstract	
	DY	5-346924	12/27/1993	Japan	G06F	15/21	Abstract	
	DZ	6-28372	02/04/1994	Japan	G06F	15/21	Abstract	
	EA	6-60233	03/04/1994	Japan	G06K	17/00	Abstract	
	EB	6-195358	07/15/1994	Japan	G06F	15/22	Abstract	
	EC	6-282708	10/07/1994	Japan	G07B	1/00	Abstract	
	ED	6-282709	10/07/1994	Japan	G07B	1/00	Abstract	
	EE	6-325058	11/25/1994	Japan	G06F	15/22	Abstract	
	EF	7-89261	04/04/1995	Japan	B42D	11/00	Abstract	
	EG	7-110788	04/25/1995	Japan	G06F	12/08	Abstract	

Examiner

Date Considered

Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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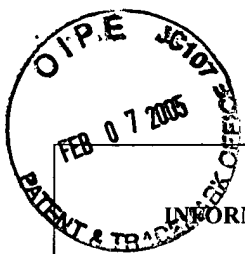
FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	EH	7-192148	07/28/1995	Japan	G07B	1/00	Abstract	
	EI	8-20149	01/23/1996	Japan	B41J	21/00	Abstract	
	EJ	8-83357	03/26/1996	Japan	G07B	1/00	Abstract	
	EK	8-180210	07/12/1996	Japan	G07B	1/00	Abstract	
	EL	8-287153	11/01/1996	Japan	G06F	17/60	Abstract	
	EM	9-54839	02/25/1997	Japan	G07B	1/00	Abstract	
	EN	9-200506	07/31/1997	Japan	H04N	1/40	Abstract	
	EO	9-231290	09/05/1997	Japan	G06F	19/00	Abstract	
	EP	9-247317	09/19/1997	Japan	H04N	1/00	Abstract	
	EQ	10-27203	01/27/1998	Japan	G06F	17/60	Abstract	
	ER	10-91701	04/10/1998	Japan	G06F	19/00	Abstract	
	ES	10-207753	08/07/1998	Japan	G06F	12/00	Abstract	
	ET	10-254949	09/25/1998	Japan	G06F	17/60	Abstract	
	EU	10-254973	09/25/1998	Japan	G06F	19/00	Abstract	
	EV	10-275179	10/13/1998	Japan	G06F	17/60	Abstract	
	EW	11-25296	01/29/1999	Japan	G07B	1/00	Abstract	
	EX	11-39165	02/12/1999	Japan	G06F	9/445	Abstract	
	EY	11-39411	02/12/1999	Japan	G06F	19/00	Abstract	
	EZ	11-139047	05/25/1999	Japan	B42D	15/10	Abstract	
	FA	11-175783	07/02/1999	Japan	G07B	15/00	Abstract	
	FB	11-272807	10/08/1999	Japan	G06K	17/00	Abstract	
	FC	11-331807	11/30/1999	Japan	H04N	7/173	Abstract	
	FD	2000-6550	01/11/2000	Japan	B42D	11/00	Abstract	
	FE	2000-132466	05/12/2000	Japan	G06F	13/00	Abstract	
	FF	2000-207187	07/28/2000	Japan	G06F	9/06	Abstract	
	FG	2000-235522	08/29/2000	Japan	G06F	12/14	Abstract	
	FH	2000-259863	09/22/2000	Japan	G07B	1/00	Abstract	
	FI	2000-263976	09/26/2000	Japan	B42D	15/10	Abstract	
	FJ	2000-276618	10/06/2000	Japan	G07B	5/04	Abstract	
	FK	2001-22741	01/26/2001	Japan	G06F	17/21	Abstract	

Examiner

Date Considered

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Applicant(s) Colleen Wallace et al.	
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OTHER DOCUMENTS
(Including Author, Title, Date, Pertinent Pages, Etc.)

FL	SNAP – IRA PROCEDURES (DRAFT), <i>Charles Schwab & Co. Inc.</i> , process documentation, 8 pages in length (June 1999).
FM	SNAPWeb PROCEDURES (Streamlining the New Application Process), <i>Charles Schwab & Co. Inc.</i> , process documentation, 9 pages in length (Oct. 1999).
FN	A.B. Dayao et al., "SuperForms: A Security-Enhanced Smart Electronic Form Management System," <i>Global Telecommunications Conference, 1990, an Exhibition. 'Communications: Connecting the Future,' Globecom '90</i> , pp. 1079-1083 (1990).
FO	A. Herzberg et al., "Surf'N'Sign: Client signatures on Web documents," <i>IBM Systems Journal</i> , Vol. 37, No. 1 (1998), pp. 61-71.
FP	D.E. Coe et al., "Developing and Deploying a Corporate-Wide Digital Signature Capability," <i>SIG Security Audit & Control Review</i> , Vol. 13, No. 3, July 1995, pp. 5-8.
FQ	B. Wright, "Signing Tax Returns with a Digital Pen," <i>SIG Security Audit & Control Review</i> , Vol. 14, No. 4, October 1996, pp. 17-20.
FR	B. Wright, "Legal Signatures and Proof in Electronic Commerce," <i>The Second USENIX Workshop on Electronic Commerce Proceedings (Oakland, California)</i> , November 18-21, 1996, pp. 67-75.
FS	L. O'Gorman et al., "Secure Identification Documents Via Pattern Recognition and Public-Key Cryptography," <i>IEEE Transactions on Pattern Analysis and Machine Intelligence</i> , Vol. 20, No. 10, October 1998, pp. 1097-1102.
FT	N. Komatsu et al., "A Proposal on Digital Watermark in Document Image Communication and Its Application to Realizing a Signature," <i>Electronics and Communications in Japan, Part I</i> , Vol. 73, No. 5 (1990), pp. 22-33.
FU	E.F. Brickell et al., "Interactive Identification and Digital Signatures," <i>AT&T Technical Journal</i> , November/December 1991, pp. 73-86.
FV	S. B. Yao et al., "FORMANAGER: An Office Forms Management System," <i>ACM Transactions on Office Information Systems</i> , Vol. 2, No. 3, July 1984, pp. 235-256.
FW	Released by EMAP Media Ltd., "Friendly system based on e-mail (BeyondMail Professional from Banyan Systems) (Lab Test: Workflow Software) (Software Review) (Evaluation)," <i>PC User</i> , No. 257, April 19, 1995, 3 pages in length.
FX	Anonymous, "Implementations show technology is information," <i>Employee Benefit Plan Review, New York</i> , Vol. 49, Issue 8, Feb. 1995, 2 pages in length.
FY	D. Bank, "Social Security Plans To Test W-2 Forms Filed on the Internet --- Project With Pitney Bowes Will Involve Small Firms, Use Digital 'Signatures'," <i>The Wall Street Journal</i> , October 25, 1996, 2 pages in length.
FZ	FEDEX Ship Software, Copyright 1994-1998, Screen Shots (1994-1998), 18 pages in length.
GA	M. Moeller, "JetForm propels Web forms; Server gains WWW links; Filler gets HTTP support," <i>PC Week</i> , Vol. 12, No. 44, Nov. 6, 1995, 1 page in length.
GB	L. Greenemeier, "Alliance adds E-forms to ASW. (International Business Systems-United States incorporating JetForm's e-form technology into its ASW software), <i>MIDRANGE Systems</i> , Vol. 11, No. 5, April 13, 1998, 1 page in length.
GC	D. Callaghan, "JetForm, Zebra form barcode team. (JetForm Corp., Zebra Technologies alliance to develop barcode printing products)," <i>MIDRANGE Systems</i> , Vol. 10, No. 20, Dec. 12, 1997, 1 page in length.
GD	Product Announcement, "JetForm FormFlow 99 allows reusable forms," <i>Computing Canada</i> , October 26, 1998, 1 page in length.
GE	M. Godby, "Electronic commerce on the Web - Better forms mean better functions," <i>Inform</i> , Vol. 11, No. 10, November 1997, 2 pages in length.
GF	S.A. Caswell, "Mail messages that cut red tape," <i>Datamation</i> , Vol. 36, No. 20, October 15, 1990, 3 pages in length.
GG	DATEK Online Application Form, April 1999, Screen shots, 6 pages in length.
GH	In re U.S. Patent Application No. 09/566,526, entitled "System and Method for Integrating Paper-Based Business Documents with Computer-Readable Data Entered Via a Computer Network, filed May 8, 2000, by W.N. Stratigos et al., 19 pages in length.

Examiner	Date Considered
Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	